# FLATHEAD COUNTY LONG RANGE PLANNING TASK FORCE

# Affordable Housing Committee

Meeting Minutes *draft* for June 12, 2007

## Call to Order

Diana Blend called meeting to order at 4:09 p.m.

### **Attendees**

Diana Blend

David Boye

Mike Smith

**Lance Gittings** 

Mike Smith

Jennifer Volkert

Jennifer Gerber

## **Introductions**

None

## Agenda Approval

Approved

## Discuss scope of affordable housing needed

- Workforce housing
- > First time home buyer
- ➤ Move-up home buyers

#### Offer solutions

Ideas presented, reviewed and/or discussed by the group:

- 1. All in-fill should be high-density. Promote high-density neighborhoods.
- 2. Go taller with downtown buildings (e.g. for workforce housing in upper floors)
- 3. Design neighborhoods with more narrow, less linear road ways to slow down traffic. Put in lots of sidewalks to encourage foot traffic. Locate stores and other conveniences within walking distance. Repeat this model over and over to reduce the need for travel to areas where stores are available.
- 4. Recently builders have been building close to cost and it's difficult for them to play a role in affordable housing. Instead of targeting builders, find ways to reduce infrastructure costs.
- 5. Have schools or hospitals set up land trusts to accommodate housing for their work force.
- 6. Permit alternative housing/life-styles e.g. more "earth friendly" or "ecosensitive" housing areas which include things like straw-bale homes, earth-ship homes, composting toilets, solar showers, community gardens, etc. Less emphasis on "polished finish". (Would need to overcome challenges with this related to property valuation).
- 7. Deed restrictions.
- 8. Expand the supply of homes through rezoning.
- 9. Voluntary inclusionary zoning.
- 10. Establish a Community Housing Development Organization for low to moderate households. Set up to provide funding, create housing partnerships, explore grants etc. Need to learn further how this broad based group can integrate a broad spectrum of interest within the community.
- 11. Promote upward economic opportunity by partnering with development and the financial community to create rental units with daycare on site and possibly garden space.
- 12. Provide a County Housing Authority to purchase lands for affordable housing development or set up a Land and Housing Trust to be a flexible source of grants loans for land and/or affordable housing projects. There is such a trust in the San Joaquin Valley of California. Housing Trust funds work best when they are broadly funded and spent.
- 13. Get involved with local land trusts and create other public-private partnerships and /or coalitions with business and workforce housing interests (such as Silicon Valley Leadership Groups efforts.)

- 14. Encourage employer-assisted housing programs. (such as in Chicago)
- 15. Use Community Block Grant program to obtain federally guaranteed loans that can be used for a variety of housing and community development needs. This may include the HOME investment partnership program, which is available for affordable housing activities, including acquisition, rehabilitation or construction of new rental housing and closing cost assistance or down payment assistance to new home buyers and direct rental assistance for up to two years.
- 16. Use state Housing finance agency programs (such as Montana Board of Housing) to finance, develop and preserve affordable Housing. One such program would incolve the low-income housing Tax credit program which provides investor equity capital to reduce debt service on multifamily rental housing. This program can apply to lease-purchase programs. This was done in Bigfork for low-income seniors in conjunction with a USDA Rural Development financing tool.
- 17. Promote new urbanism and high density, and provide incentives for mixed use development as planning tools for locating affordable housing where access to work, retail and delivery of services is feasible. This was recently achieved in Yosemite Village in the city of Fresno where the project will provide 15 public rental housing units and 153 homes for sale, consisting of 65 affordable lease-purchase units.
- 18. Reduce 10% (according to a NAHB report) of the costs of building a home by reducing red tape, excessive local, state and federal regulations, and regulatory barriers to affordable housing. (Note: sewer and water permit fee increases and new impact fees may cause the cost of housing to increase even further. Ensure that development fees are proportional and base on true cost as per the impact fee law.
- 19. Streamline the development approval process. Having a "fast track' for developers within to avoid cumbersome delays and inefficiencies would reduce the cost of housing.
- 20. According to HUD, the "Guide to More Effective and Efficient Building Regulator Processes through Information Technology", may offer a number of strategies, practices and programs known to reduce construction costs. Clackamas County in Oregon, for example, implemented an on-line permitting process that saved the county \$400,000 and helped streamline the process and saved contractors time which translates to saving on the costs that they passed on to the consumer.
- 21. Explore how HUD programs such as the 602 non-profit disposition program can offer steep discounts to local governments and nonprofits that

- rehabilitate HUD-held single family homes for resale to low and moderate income families.
- 22. Find new models of delivering health-related and supportive services to low and modest income seniors. This includes subsidized or low-income housing with health and supportive services. This is referred to as Affordable Housing plus Services (AHPS)
- 23. Allow zoning of the county for mobile home development.
- 24. Do a better job of planning for housing, allowing a mix and range of housing types and densities.

## Form focus groups for proposed solutions

Preliminary assignments were discussed– Diana will finalize and distribute to group.

Jennifer Gerber and Mike Smith:

#7 Deed restrictions...

#8 Expand the supply of homes through...

#12 Provide a County Housing Authority ...

#13 Get involved with local Land trust issue...

#14 Encourage employer assisted housing programs...

## Lynn Moon and Deb McDaniel:

#15 Use Community Block Grant program...

#10 Establish a Community Housing...

#### Jennifer Volkert and Diana Blend:

#9 Voluntary inclusionary zoning

#3, #17 Promote new urbanism

#22 Find new models of...

#24 Do a better job of planning for....

#### Bill Rice and Lance Gittings

#20 According to HUD, the "Guide to More Effective and Efficient...

Note: Diana reassigned the following focus groups for the July workshop as follows:

Dave Boye, Betsy Nelson, Doug Rauthe: Affordable Housing loans guaranteed by government entities for 100 % financing. Other possible lending sources for low interest rate loans. Also how to empower tenants to purchase homes through education.

Mike Smith and Jennifer Gerber: Encourage employer -assisted housing programs (such as in Chicago). Expand supply of homes through rezoning and new zoning. Get involved in local land trusts and create other public private partnerships and or coalitions with business and workforce housing interests (such as Silicon Valley Leadership Groups efforts)

Lance Gittings & Lynn Moon: Use the Community Block Grant Program to obtain federally guaranteed loans that can be used for a variety of housing and community development needs. This may include the HOME investment partnership program, which is available for affordable housing activities, including acquisition, rehabilitation or construction of new rental housing and closing cost assistance or down payment assistance to new home buyers and direct rental assistance for up to two years. Also explore how the "Guide to More Effective and Efficient Building Regulatory Processes through Information technology may offer a number of strategies to reduce construction costs. (example: Clackamas County in Oregon has implemented an online permitting process saving the the county \$400,000.)

Sue Ann Grogan and Patti Gregorson: Establish a community Housing Development Organization for low to moderate households. Set up to provide funding, create housing partnerships, explore grants etc. Promote upward economic opportunity by patterning with development and the financial community to create rental units possibly with daycare on site or other amenities such as community garden, playground and picnic areas.

Diana Blend and Jennifer Volkert: Promote new urbanism and high density and provide incentives for mixed use development as planning tools. Do a better job of planning for housing allowing a mix and range of housing types and densities. Explore alternative lifestyles and find new models for delivering health related and supportive services to low and modest incomes including seniors. This includes subsidized or low income housing. This is often referred to as Affordable Housing plus Services.

Bill Rice and Diana Blend: Reduce costs of building a home by reducing red tape, excessive regulations and regulatory barriers to affordable housing. Ensure the development fees are proportional and based on true cost as per the impact fee law. Streamline the development approval process by adopting expedited permitting and review policies. Having a fast track for developers to avoid cumbersome delays and inefficiencies that would increase the cost of housing.

Deb McDaniel and Clara Hazelwood: Also explore how HUD programs such as the 602 non-profit disposition program can offer steep discounts to local governments and nonprofits to rehabilitate HUD-held single family homes for resale to low and moderate income families. Facilitate the reuse of abandoned, vacant and tax delinquent properties.

Next meeting date and time will be determined by Diana July 10<sup>th</sup> was discussed as a possibility. The meeting was set for July 10 at the Glacier Bank Conference Room.

**Member Comment Period** 

None

**Public Comment Period** 

ClaraHazelwood was involved in Habitat For Humanity and is interested in being involved in housing issues.

Contact info: Clara Hazelwood 306 Two Mile Drive #A Kalispell, MT 59901 hazeltreecm2@myway.com

# Adjourn

Meeting adjourned at 5:36 p.m.